

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jorge Adalberto Acosta
Olga Ivette Acosta
Debtors

Case No. 12-02659-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: 3180W

Page 1 of 3
Total Noticed: 68

Date Rcvd: Aug 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2017.

db/jdb
aty
cr
+Jorge Adalberto Acosta, Olga Ivette Acosta, 10358 Jonestown Road, Annville, PA 17003-8508
+Jeffrey T Grossman, Grossman Law Firm PC, 1333 Race Street, Philadelphia, PA 19107-1556
+Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Blvd, Suite 100, Woodland Hills, CA 91364-6207
4099650 BANK OF AMERICA MORTGAGE, 475 CROSSPOINT PKWY, NY2 001 02 14, GETZVILLE, NY 14068
4099652 BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4120024 Bank of America, N.A., P.O. Box 660933, Dallas, Texas 75266-0933
4433847 +Bank of New York Mellon, f/k/a Bank of, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412
4181869 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
4099659 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17121-0946
4099660 COMMONWEALTH OF PA, DEPT OF REV, BUREAU OF COMPLIANCE, PO BOX 280947, HARRISBURG, PA 17128-0947
4099664 +FIN RECOVERY, PO BOX 8609, CHERRY HILL, NJ 08002-0609
4099665 +FULTON FRIEDMAN & GULLACE LLP, 130B GETTYSBURG PIKE, MECHANICSBURG, PA 17055-5653
4099678 +LEHIGH COUNTY TAX CLAIM BUREAU OF COLLEC, 2421 TECH CTR STE 100, LAS VEGAS, NV 89128-0804
4099680 +MAIN STREET, 7473 WEST LAKE MEADE, LAS VEGAS, NV 89128-0265
4099682 +MS HERSHEY MEDICAL CENTER, PATIENT FINANCIAL SERVICES, PO BOX 853 MC-A410, HERSHEY, PA 17033-0853
4109780 +Midland Credit Management, Inc., 2365 Northside Drive Suite 300, San Diego, CA 92108-2709
4099683 +NCA, PO BOX 550, HUTCHINSON, KS 67504-0550
4099686 THD/CBNA/BANKRUPTCY, C/O THD, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4868107 THE BANK OF NEW YORK MELLON, SERIES 2007-OA6, C/O SHELLPOINT MORTGAGE SERVICING, POBOX 10826, Greenville SC 29603-0826
4868108 +THE BANK OF NEW YORK MELLON, SERIES 2007-OA6, C/O SHELLPOINT MORTGAGE SERVICING, POBOX 10826, Greenville SC 29603-0826, THE BANK OF NEW YORK MELLON, SERIES 2007, C/O SHELLPOINT MORTGAGE SERVICING 29603-0826
4181277 TMSHMC Hospital, PO Box 853, Hershey, PA 17033-0853
4181276 TMSHMC Physicians, PO Box 854, Hershey, PA 17033-0854
4180340 The Bank of New York Mellon, et al, c/o Prober & Raphael, Attorneys For Secured Creditor, P.O. Box 4365, Woodland Hills, CA 91365-4365
4099687 VZW NE, NATIONAL RECOVERY D, FOLSOM, CA 95630

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

EDI: AIS.COM Aug 09 2017 19:08:00 Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
4099649 +EDI: AMEREXPR.COM Aug 09 2017 19:08:00 AMEX, PO BOX 297871, PORT LAUDERDALE, FL 33329-7871
4129340 EDI: BECKLEE.COM Aug 09 2017 19:08:00 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4144179 EDI: AIS.COM Aug 09 2017 19:08:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4099651 E-mail/Text: banko@berkscredit.com Aug 09 2017 19:06:06 BERKS CREDIT & COLLECTIONS INC, PO BOX 329, TEMPLE, PA 19560-0329
4099653 +EDI: STFC.COM Aug 09 2017 19:08:00 CACH, LLC, 4340 S MONACO STREET UNIT 2, DENVER, CO 80237-3485
4099654 EDI: CAPITALONE.COM Aug 09 2017 19:08:00 CAPITAL ONE (Bankruptcy Notification), PO BOX 5155, NORCROSS, GA 30091
4099655 +E-mail/Text: jdragas@pamdl3trustee.com Aug 09 2017 19:06:24 CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4099656 +EDI: CHASE.COM Aug 09 2017 19:08:00 CHASE, ACCOUNT INQUIRIES, PO BOX 15298, WILMINGTON, DE 19850-5298
4099657 +EDI: CITICORP.COM Aug 09 2017 19:08:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4099658 E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Aug 09 2017 19:06:36 COMM OF PA DEPT L&I, READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152
4099661 EDI: CRFRSTNA.COM Aug 09 2017 19:08:00 CREDIT FIRST NATL ASSOC, PO BOX 81344, CLEVELAND, OH 44188-0344
4116562 EDI: CAPITALONE.COM Aug 09 2017 19:08:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4177540 EDI: BL-BECKET.COM Aug 09 2017 19:08:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4128937 +EDI: CRFRSTNA.COM Aug 09 2017 19:08:00 Credit First National Association, Po Box 818011, Cleveland, OH 44181-8011
4099662 EDI: DISCOVER.COM Aug 09 2017 19:08:00 DISCOVER FINANCIAL, ACCOUNT INQUIRIES, 6500 NEW ALBANY ROAD, NEW ALBANY, OH 43054
4106211 +EDI: TSYS2.COM Aug 09 2017 19:08:00 Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
4102069 EDI: DISCOVER.COM Aug 09 2017 19:08:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
4099666 +EDI: RMSC.COM Aug 09 2017 19:08:00 GECRB/DSGI, PO BOX 965005, ORLANDO, FL 32896-5005
4099667 +EDI: RMSC.COM Aug 09 2017 19:08:00 GECRB/GELUXR, PO BOX 965036, ORLANDO, FL 32896-5036

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4099668 +EDI: RMSC.COM Aug 09 2017 19:08:00 GECRB/JC PENNEY, PO BOX 981402,
EL PASO, TX 79998-1402

4099669 +EDI: RMSC.COM Aug 09 2017 19:08:00 GECRB/LOWBRC, PO BOX 956005, ORLANDO, FL 32896-0001

4099670 +EDI: RMSC.COM Aug 09 2017 19:08:00 GECRB/OLDNAVY, PO BOX 965005, ORLANDO, FL 32896-5005

4099671 +EDI: HFC.COM Aug 09 2017 19:08:00 HSBC BANK, ACCT INFORMATION, PO BOX 81622,
SALINAS, CA 93912-1622

4099672 +EDI: HFC.COM Aug 09 2017 19:08:00 HSBC/BONTON, PO BOX 15521, WILMINGTON, DE 19850-5521

4099673 EDI: HFC.COM Aug 09 2017 19:08:00 HSBC/BOSCOV BILLING, C/O HSBC BOSCOVS, PO BOX 5226,
CAROL STREAM, IL 60197-5226

4099674 EDI: IRS.COM Aug 09 2017 19:08:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346

4126566 EDI: JEFFERSONCAP.COM Aug 09 2017 19:08:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617

4099676 +EDI: CBSKOHL.S.COM Aug 09 2017 19:08:00 KOHLS/CAPONE, PO BOX 3115,
MILWAUKEE, WI 53201-3115

4099679 +EDI: TSYS2.COM Aug 09 2017 19:08:00 MACY'S - BANKRUPTCY PROCESSING, PO BOX 8053,
MASON, OH 45040-8053

4099681 +EDI: MID8.COM Aug 09 2017 19:08:00 MIDLAND FUNDING LLC, 8875 AERO DRIVE SUITE 200,
SAN DIEGO, CA 92123-2255

4157479 EDI: BL-BECKET.COM Aug 09 2017 19:08:00 Main Street Acquisition Corp assignee of HSBC,
RECEIVABLES ACQ CORP (USA) IV, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

4302795 EDI: AIS.COM Aug 09 2017 19:08:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

4120632 EDI: PRA.COM Aug 09 2017 19:08:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541

4298233 +EDI: PRA.COM Aug 09 2017 19:08:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067

4104227 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 09 2017 19:06:09
Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,
Harrisburg P A 17128-0946

4104125 EDI: Q3G.COM Aug 09 2017 19:08:00 Quantum3 Group LLC as agent for,
World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788

4099684 EDI: NAVIENTFKASMSERV.COM Aug 09 2017 19:08:00 SALLIE MAE, PO BOX 4700,
WILKES BARRE, PA 18773-4700

4099685 +EDI: SEARS.COM Aug 09 2017 19:08:00 SEARS/CBNA, 8725 W SAHARA AVE,
THE LAKES, NV 89163-0001

4255199 +EDI: NAVIENTFKASMSERV.COM Aug 09 2017 19:08:00 SLM Priv Crdt, C/O Sallie Mae, Inc.,
220 Lasley Ave., Wilkes-Barre, PA 18706-1430

4176578 +EDI: VERIZONWIRE.COM Aug 09 2017 19:08:00 Verizon Wireless, PO BOX 3397,
Bloomington, IL 61702-3397

4099688 E-mail/Text: BKRMailOps@weltman.com Aug 09 2017 19:06:14 WELTMAN WEINBERG & REIS,
436 SEVENTH AVE, STE 1400, PITTSBURGH, PA 15219-1827

4099689 +EDI: WFNNB.COM Aug 09 2017 19:08:00 WFNNB/NYCO, PO BOX 182122, COLUMBUS, OH 43218-2122

4099690 +EDI: WFNNB.COM Aug 09 2017 19:08:00 WFNNB/VCFURN/RT, PO BOX 182273,
WF COLUMBUS, OH 43218-2273

TOTAL: 44

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4433848 Bank of New York Mellon, f/k/a Bank of, Serviced by Select Portfolio Servicing,,
3815 South West Temple, Salt Lake City, UT 84115, Bank of New York Mellon, f/k/a Bank of,
Serviced by Select Portfolio Servicing,

cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

cr* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067

4128994* +Credit First National Association, Po Box 818011, Cleveland, OH 44181-8011

4099675* IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346

4126567* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)

4126573* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)

4130451* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)

cr ###Select Portfolio Servicing, Inc, 3815 South West Temple, Salt Lake City, UT 84115-4412

4099663 ###EAF LLC, 1120 W LAKE COOK ROAD, BUFFALO GROVE, IL 60089-1970

4099677 ###LAW OFFICE OF JOE PEZZUTO, LLC, 4013 E BROADWAY, STE A2, PHOENIX, AZ 85040-8818

TOTALS: 1, * 7, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2017 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Bank of New York Mellon, f/k/a Bank of New York, as Trustee, on behalf of the registered holders of Alternative Loan Trust 2007-OA6, Mortgage Pass-Through Certificates Series 2007-OA6 alubin@milsteadlaw.com
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com, dehartstaff@pamd13trustee.com
Dorothy L Mott on behalf of Joint Debtor Olga Ivette Acosta DorieMott@aol.com, KaraGendronECF@gmail.com;kristinkmessneresquire@msn.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com
Dorothy L Mott on behalf of Debtor Jorge Adalberto Acosta DorieMott@aol.com, KaraGendronECF@gmail.com;kristinkmessneresquire@msn.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com
Joshua I Goldman on behalf of Creditor Select Portfolio Servicing, Inc bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin T McQuail on behalf of Creditor The Bank of New York Mellon, et al... ecfmail@mwclaw.com
Kimberly A Bonner on behalf of Creditor Bank of New York Mellon, f/k/a Bank of New York, as Trustee, on behalf of the registered holders of Alternative Loan Trust 2007-OA6, Mortgage Pass-Through Certificates Series 2007-OA6 amps@manleydeas.com
Matthew Christian Waldt on behalf of Creditor Bank of New York Mellon, f/k/a Bank of New York, as Trustee, on behalf of the registered holders of Alternative Loan Trust 2007-OA6, Mortgage Pass-Through Certificates Series 2007-OA6 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Thomas I Puleo on behalf of Creditor Bank of New York Mellon, f/k/a Bank of New York, as Trustee, on behalf of the registered holders of Alternative Loan Trust 2007-OA6, Mortgage Pass-Through Certificates Series 2007-OA6 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 Jorge Adalberto Acosta
First Name Middle Name Last Name

Debtor 2 Olga Ivette Acosta
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:12-bk-02659-RNO**

Social Security number or ITIN **xxx-xx-2150**
EIN --

Social Security number or ITIN **xxx-xx-6718**
EIN --

Order of Discharge

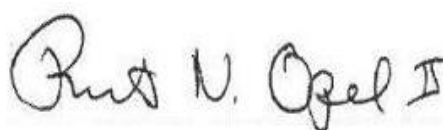
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jorge Adalberto Acosta

Olga Ivette Acosta

By the
court:

August 9, 2017

Honorable Robert N. Opel
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.